



Order Filed on December 18, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

COLLINS, VELLA & CASELLO, LLC
2317 Highway 34, Suite 1A
Manasquan, NJ 08736
(732) 751-1766
Attorneys for the Debtors
Joseph M. Casello, Esq.

In re:

Anthony & Jessica Pacres Ryan

Debtor

Case No.: 15-14131

Hearing Date: December 12, 2018 at 9:00 a.m.

Judge: Honorable Kathryn Ferguson, U.S.B.J.

**ORDER EXCUSING THE DEBTOR FROM COMPLETING A FINANCIAL
MANAGEMENT COURSE PURSUANT TO 11 U.S.C. §1328(g)(2)**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

DATED: December 18, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Anthony & Jessica Pacres Ryan

Case No: 15-14131

Caption of Order: Order Excusing Debtor from Completing a Course on Financial Management Pursuant to 11

U.S.C. 1328(g)(2)

This matter having been opened to the Court upon the Debtor's motion for an order excusing Debtor from completing a course on financial management and finding good cause shown,

IT IS ORDERED AS FOLLOWS:

1. The Debtor Anthony Ryan is excused from the requirement he complete a course on financial management pursuant to 11 U.S.C. §1328(g)(2) and is further excused from filing a certification in support of discharge.

2. The Debtor Anthony Ryan shall be eligible to receive a discharge without completing a course on financial management and without filing a certification in support of discharge.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Anthony Michael Ryan
Jessica Pacres Ryan
Debtors

Case No. 15-14131-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018.

db/jdb +Anthony Michael Ryan, Jessica Pacres Ryan, 615 Wildwood Road, Allenhurst, NJ 07711-1334

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2) nj.bkecf@fedphe.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2) cwohrlab@logs.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor BAYVIEW LOAN SERVICING LLC AS SERVICING AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2) cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Joseph Casello on behalf of Joint Debtor Jessica Pacres Ryan jcasello@cvclaw.net, jcasello627@gmail.com
Joseph Casello on behalf of Debtor Anthony Michael Ryan jcasello@cvclaw.net, jcasello627@gmail.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al... jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael Frederick Dingerdissen on behalf of Creditor BAYVIEW LOAN SERVICING AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-14T2) nj.bkecf@fedphe.com

TOTAL: 12